Docket 40693   PATENT APPLICATION
Serial No. 09/757,353

AMENDMENTS TO THE CLAIMS

1   Claims 1-7 (canceled)

1   8. (currently amended) A coupon processing system, comprising:

2   a first database of coupon card accounts associated with a plurality of portable coupon

3   cards, each account including a personal identification number associated with a

4   particular consumer, data representing a plurality of consumer-selected coupons, an

5   expiration date for redemption of said consumer-selected coupons, a plurality of

6   redemption numbers representing the number of times respective coupons may be

7   redeemed prior to said expiration date, and a consumer-selected vendor name;

8   means for storing ~~respective account data~~ a respective personal identification number on a

9   respective portable coupon card;

10   a host computer connected to said first database and connected to a computer network;

11   a vendor computer connected to said computer network and ~~adapted to~~ including means for

12   communicat~~e~~ing with said host computer for receiving coupon card account data ~~of a~~

13   ~~particular account~~ associated with said respective personal identification number for

14   which said consumer-selected vendor name is associated ~~with said vendor computer,~~

15   said coupon card account data including data representing a plurality of consumer-

16   selected coupons, an expiration date for redemption of said consumer-selected

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17   coupons, and a plurality of redemption numbers representing the number of times

18   respective coupons may be redeemed prior to said expiration date;

19   a second database of information related to said coupon card account data associated with

20   each said personal identification number and to a plurality of vendor products, said

21   vendor product information including at least a price and inventory information

22   related to each vendor product;

23   wherein said vendor computer is electronically connected to said second database;

24   means electrically connected to said vendor computer for reading said ~~account data~~

25   personal identification number stored on said respective portable coupon card; and

26   means electrically connected to said vendor computer for identifying a particular vendor

27   product selected by a consumer for purchase, said vendor computer adapted to

28   modify said inventory information in said second database based on a sale of said

29   particular product and to calculate a final purchase price of said particular vendor

30   product based on said coupon card account data associated with said personal

31   identification number, said vendor computer obtaining said coupon card account data

32   from said second database ~~read from said respective portable coupon card~~.

1   9. (currently amended) The coupon processing system as in claim 8 wherein said

2   vendor computer ~~is adapted to~~ includes means for transmitting coupons redeemed electronically

3   by consumers to said host computer utilizing said computer network for redemption thereof with

4   the issuer of said coupons.

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1   10. (currently amended) The coupon processing system as in claim 8 wherein said

2   host computer is adapted to includes means for receiveing a request from a remote computer

3   connected to the computer network for establishing a new coupon card account in said first

4   database, said host computer adapted to including means for transmiting signals for eliciting

5   predetermined demographic information from a new user at said remote computer and prompting

6   said new user to choose a vendor and a new plurality of consumer-selected coupons from a

7   library of vendors and on-line coupons, said host computer adapted to assign a new personal

8   identification number to a new record and store said demographic data, vendor, and new plurality

9   of consumer-selected coupons in said new record in said first database.

1   11. (currently amended) The coupon processing system as in claim 8 wherein said

2   vendor computer is adapted to includes means for retrieveing a respective price from said second

3   database associated with a particular product identified by said identifying means and to reduce

4   said respective price by an amount equal to a respective coupon identified by said reading means

5   if a respective redemption number is greater than zero and said expiration date is later than a

6   present date.

1   12. (currently amended) The coupon processing system as in claim 11 wherein said

2   vendor computer is adapted to includes means for reduceing said respective redemption number

3   by one if said respective coupon is redeemed.

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1   13. (original) The coupon processing system as in claim 8 wherein said identifying

2   means is a bar code reader.

I   Claims 14-17 (canceled)

1   18. (new) The coupon processing system as in claim 8, further comprising means in

2   said host computer for actuating communication of said coupon card account data associated

3   with a respective personal identification number to a respective vendor computer of a respective

4   consumer-selected vendor when said consumer associated with said respective personal

5   identification number completes selection of said coupons and respective vendor.

1   19. (new) The coupon processing system as in claim 10, further comprising means in

2   said host computer for actuating communication of said coupon card account data associated

3   with a respective personal identification number to a respective vendor computer of a respective

4   consumer-selected vendor when said new record is stored in said first database.

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1   20. (re-presented − formally dependent claim 2) The ~~method as in claim 1~~ coupon

2   processing system as in claim 8 wherein said plurality of consumer-selected coupons are selected

3   from an on-line library of available coupons.

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1   21. (re-presented – formerly dependent claim 17) The ~~transaction instrument as in~~

2   ~~claim 14~~ coupon processing system as in claim 8 wherein said card is dispensed by an ATM

3   machine upon pre-payment of a monetary amount based on a value of said consumer-selected

4   coupons.

1   22. (new) The coupon processing system as in claim 8 wherein said portable coupon

2   card includes:

3   a first side having an imprinted alphanumeric identification code and a plurality of product

4   identifiers; and

5   a second side having a magnetic strip for storing said alphanumeric identification code.

1   23. (re-presented – formerly dependent claim 15) The ~~transaction instrument as in~~

2   ~~claim 14~~ coupon processing system as in claim 22 wherein each product identifier includes a

3   name of a respective company, a respective product or brand name, and a quantity indicator if

4   more than one quantity is offered by said company.

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